



BULGARIAN DEPOSIT
INSURANCE FUND

Table indicating the interval boundaries of individual risk scores pursuant to Article 14, paragraph 2 of Ordinance No 30 of the Bulgarian National Bank of 21 January 2016 on Calculation of the Amount and Collection of Premium Contributions Due by Banks under the Law on Bank Deposit Guarantee determined by Resolution of the BDIF Management Board of 15 March 2022

No	Risk Indicator	Upper Limit	Lower Limit	Secondary Upper Limit
1.	Equity			
1.1.	Leverage Ratio	13.86%	5.01%	
1.2.	Common Equity Tier 1 capital ratio (CET1)	25.63%	13.10%	
2.	Liquidity and Financing			
2.1.	Liquidity coverage ratio (LCR)*	300.00%	100.00%	
2.2.	Net stable funding requirement (NSFR)	211.45%	100.00%	
3.	Asset Quality			
3.1.	Gross Non-Performing Loans Ratio (NPLR)	5.51%	0.98%	
4.	Business Model and Management			
4.1.	Risk-weighted Assets Ratio (RWAR)	82.08%	23.78%	
4.2.	Return on Assets (RoA)	1.63%	-0.06%	2.48%
4.3.	Return on Equity (RoE)	12.86%	1.21%	18.69%
4.4.	Asset Growth Rate (AGR)	23.94%	-0.23%	
4.5.	Liquidity Coverage Ratio of Encumbered Assets (LCEA)	228.35%	19.31%	
4.6.	Average Price of Liabilities (APL)	0.60%	-0.02%	
4.7.	Interest Expense to Interest Income Ratio (EI)	18.97%	0.31%	
5.	Potential Losses for BDIF			
5.1.	Unencumbered Assets to Covered Deposits Ratio (UAC)	244.92%	110.11%	
5.2.	Liquidity Coverage of Encumbered Assets (LCCD)	85.31%	17.94%	